



## Reform Pension Board

A Covenant of Trust – ברית אמונה

DATE: June 2010 / Sivan 5770  
TO: Treasurers / Executive Directors / Administrators  
FROM: Paul T. Rockfeld  
RE: Open Enrollment for RPB Long Term Disability Plan

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Paul T. Rockfeld

I am pleased to announce that the RPB semi-annual open enrollment period to accept new participants into the Long Term Disability (LTD) plan will be open from July 1, 2010 through August 31, 2010. This is an opportunity for you to enroll all employees (who work at least 18 hours a week) who have recently joined your congregation or have not enrolled in the past. The coverage period for semi-annual LTD enrollees is from July 1, 2010 through December 31, 2010; therefore, the amount due will be one-half of the annual premium.

**The LTD Semi-Annual Open Enrollment Period is open from July 1 – August 31 to enroll new employees only. Employees who are already enrolled in the LTD plan will be invoiced for renewal of their LTD coverage at the end of each calendar year.**

The RPB is pleased to offer this very important coverage to all employees of URJ-affiliated congregations. The RPB LTD income protection coverage includes:

- Income replacement of 60% of an employee's regular earnings. If an employee qualifies for other income sources such as social security disability, the total income replacement from all sources is 66 2/3%
- Choice of 180-day and 90-day benefit waiting periods
- Affordable premiums: The annual premium for the 180-day benefit waiting period is \$6.00 per thousand dollars of salary, and the annual premium for the 90-day benefit waiting period is \$6.80 per thousand dollars of salary (or \$3.00 and \$3.40 respectively for the semi-annual premiums)
- Annual automatic cost of living adjustments in benefits
- Family survivor benefit
- Rehabilitation and Social Security Assistance services
- Premium waived while disability benefits are payable

Please use the enclosed blank LTD invoice form to enroll your new employees. You can also access the invoice form on our website, [www.rpb.org](http://www.rpb.org), in the Document Library section. Please make checks payable to "Reform Pension Board" and be sure to enclose your payment with the completed invoice forms.

For your information, the full RPB LTD descriptive booklets are available on [www.rpb.org](http://www.rpb.org) in the RPB Benefit Programs section. If you have any questions regarding the LTD plan, please contact Ingrid Aponte, Participant Account Manager, at 212-681-1818, extension 228; [iaponte@rpb.org](mailto:iaponte@rpb.org), or her assistant, Jessica Harmon, at 212-681-1818, extension 226; [jharmon@rpb.org](mailto:jharmon@rpb.org).

Best wishes for an enjoyable summer.

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